

Form 408

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

**Cheryl A. Bach**  
**fka Cheryl A. Hanych**  
Debtor(s)

Bankruptcy Case No.: 18-20766-JAD

Chapter: 13  
Docket No.: 118 – 117

**ORDER SETTING DATE CERTAIN  
FOR RESPONSE AND HEARING ON MOTION**

**AND NOW**, this The 29th of March, 2023, a Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements having been filed by the Chapter 13 Trustee in the above-captioned proceeding,

**IT IS HEREBY ORDERED THAT:**

1. **Any Response**, including a consent to the Motion, **shall be filed with the Clerk's Office, 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219 by 5/15/23**. Any response should be served on the Moving Party, their counsel, and the Chapter 13 Trustee.
2. Said Motion is scheduled for hearing on **5/24/23 at 11:00 AM in the Zoom Video Conference Application, <https://www.zoomgov.com/j/16009283473>, or alternatively, Mtg ID: 160 0928 3473** at which time the parties and/or their counsel shall appear and the Court will dispose of the Motion.
3. If service was properly made and Respondent(s) fail to file a Response by the above-specified date, the Court **may** determine after review of the Motion that no hearing is required and accordingly enter the Order by default.

**TO DETERMINE IF A DEFAULT ORDER HAS BEEN SIGNED, THE PARTIES ARE DIRECTED TO THE WEB SITE OF THE U.S. BANKRUPTCY COURT FOR THE WESTERN DISTRICT OF PENNSYLVANIA AT [www.pawb.uscourts.gov](http://www.pawb.uscourts.gov) ONE DAY PRIOR TO THE SCHEDULED HEARING DATE. REFER TO THE CALENDAR SECTION TO VIEW THE CALENDAR FOR JUDGE Jeffery A. Deller.**

In the event a default order has been signed, the **Moving Party** shall thereafter advise all affected parties. If a default order has not been signed, the parties will be **required** to appear in Court at the hearing on the above date and time.

4. A **maximum** of 10 minutes has been allotted to hear this matter. Should this matter require more than 10 minutes, the parties are required to so notify the Courtroom Deputy **immediately**.
5. If applicable, **Debtor(s) SHALL FILE a Certification Of Discharge Eligibility**, pursuant to 11 U.S.C. Section 1328, on or before **5/15/23**.

Jeffery A. Deller  
United States Bankruptcy Judge

cm: All Parties

In re:  
Cheryl A. Bach  
Debtor

Case No. 18-20766-JAD  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Mar 29, 2023

User: auto  
Form ID: 408

Page 1 of 3  
Total Noticed: 23

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 31, 2023:

Recip ID	Recipient Name and Address
db	+ Cheryl A. Bach, 5836 Shirley Drive, Bethel Park, PA 15102-3314
14783712	+ Nora C. Viggiano, Esq., KML Law Group PC, Ste 5000-BNY Independence Center, 701 Market Street, Philadelphia, PA 19106-1541
15400297	+ Pennsylvania Dept. of Labor & Industry, Office of UC Benefits, Attn: UI Payment Services, PO Box 67503, Harrisburg, PA 17106-7503

TOTAL: 3

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	Email/Text: creditcardbkcorrespondence@bofa.com	Mar 29 2023 23:53:00	BANK OF AMERICA, N.A., PO Box 31785, TAMPA, FL 33631-3785
cr	+ Email/Text: ebnpeoples@grblaw.com	Mar 29 2023 23:53:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
14783705	+ Email/Text: creditcardbkcorrespondence@bofa.com	Mar 29 2023 23:53:00	Bank of America, 7105 Corporate Drive, Plano, TX 75024-4100
14783706	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Mar 29 2023 23:52:51	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
14825861	Email/PDF: bncnotices@becket-lee.com	Mar 30 2023 00:03:16	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14783707	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Mar 29 2023 23:54:00	Comenity Bank/HSN, PO Box 182120, Columbus, OH 43218-2120
14783708	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Mar 29 2023 23:54:00	Comenity Bank/New York & Co., PO Box 182789, Columbus, OH 43218-2789
14783709	+ Email/PDF: creditonebknofications@resurgent.com	Mar 29 2023 23:52:37	Credit One Bank, PO Box 98873, Las Vegas, NV 89193-8873
14783710	+ Email/Text: ECMCBKNotices@ecmc.org	Mar 29 2023 23:54:00	Educational Credit Management Corp, 111 Washington Ave S, Ste 1400, Minneapolis, MN 55401-6800
14811240	Email/Text: ECMCBKNotices@ecmc.org	Mar 29 2023 23:54:00	Educational Credit Management Corporation, P.O. Box 16408, St. Paul, MN 55116-0408
14783711	+ Email/Text: PBNCNotifications@peritussservices.com	Mar 29 2023 23:53:00	Kohls/Capital One, PO Box 3115, Milwaukee, WI 53201-3115
14826404	Email/PDF: resurgentbknofications@resurgent.com	Mar 29 2023 23:52:28	LVNV Funding, LLC its successors and assigns as, assignee of Arrow Financial Services., LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14827231	Email/PDF: resurgentbknofications@resurgent.com	Mar 29 2023 23:52:25	LVNV Funding, LLC its successors and assigns as, assignee of MHC Receivables, LLC and, FNBK, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

District/off: 0315-2

User: auto

Page 2 of 3

Date Rcvd: Mar 29, 2023

Form ID: 408

Total Noticed: 23

14826497	+ Email/Text: bankruptcydpt@mcmcg.com	Mar 29 2023 23:54:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
14825633	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 29 2023 23:52:53	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14828079	+ Email/PDF: resurgentbknotifications@resurgent.com	Mar 29 2023 23:52:59	PYOD, LLC its successors and assigns as assignee, of Citibank (South Dakota), N.A., Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008
14826201	Email/Text: bnc-quantum@quantum3group.com	Mar 29 2023 23:54:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
14826200	Email/Text: bnc-quantum@quantum3group.com	Mar 29 2023 23:54:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
14830991	Email/Text: creditcardbkcorrespondence@bofa.com	Mar 29 2023 23:53:00	The Bank of New York Mellon Trust Company, et al, c/o Bank of America, PO Box 31785, Tampa, FL 33631-3785
14821574	^ MEBN	Mar 29 2023 23:47:43	UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123

TOTAL: 20

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		The Bank of New York Mellon Trust Company, N.A. FK
cr	*	BANK OF AMERICA, N.A., PO BOX 31785, TAMPA, FL 33631-3785

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 31, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 29, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor The Bank of New York Mellon Trust Company N.A. FKA The Bank of New York Trust Company N.A. successor in interest to JPMorgan Chase Bank, N.A. as Trustee for the Residential Asset Mortgage Products, I bnicholas@kmlawgroup.com
Michael C. Eisen	on behalf of Debtor Cheryl A. Bach attorneyeisen@yahoo.com aarin96@hotmail.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov

District/off: 0315-2

User: auto

Page 3 of 3

Date Rcvd: Mar 29, 2023

Form ID: 408

Total Noticed: 23

Ronda J. Winnecour

[cmecf@chapter13trusteedpa.com](mailto:cmecf@chapter13trusteedpa.com)

S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC [ecfpeoples@grblaw.com](mailto:ecfpeoples@grblaw.com) [PNGbankruptcy@peoples-gas.com](mailto:PNGbankruptcy@peoples-gas.com)

TOTAL: 5